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ABSTRACT

This instructional unit on paychecks is one of six Adult Competency Education Learning Modules designed for use in a program of competency-based instruction for students with reading levels of 4.0-7.5. It is self-contained and designed for immediate classroom use. Each module is a complete instructional package, including Adult Performance Level objectives, curriculum outline, pre/posttest with answer key, lesson plans, teacher and student activities, skill documentation, informational materials, and worksheets. A developmental math curriculum is incorporated into the module. To facilitate use of the modules in a math program, all math worksheets are presented at four varying levels of ability. A key to the math worksheet levels is provided. The three lessons in this module cover these topics: Regular Pay, Deductions, and Overtime. (YLB)

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PAYCHECKS

AN

ADULT COMPETENCY EDUCATION LEARNING MODULE

BY

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PREFACE

The original module was produced in Plainfield, New Jersey as part of an experimental project, "Adult Competency Education: Research and Curriculum Development." In the course of the project a program of competency-based education was developed and instituted; this module was created for and used in an actual instructional program.

The Project was sponsored by the Plainfield Board of Education. Contact person for the project was Charles T. Carter, Director of Adult and Continuing Education.

While the concept of competency-based education is gaining increasing acceptance among adult educators the implementation of programs based on the concept is lagging behind. This project is an effort to bridge the gap between the formulation of an educational theory and the expression of that theory in actual classroom experience. This transition could not have been made without the participation of the Adult Basic Education students who became involved in a program of competency-based instruction, used the materials as they were developed and revised, and contributed their ideas and responses. The Project Staff extends its deepest appreciation to the students involved in the Project.

The Project Staff also wishes to express gratitude to the fleet of skillful typists: Dorothy Willison, Shirley Gaines, Barbara O'Neill and Barbara Willison.

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INTRODUCTION TO THE LEARNING MODULES

The Adult Competency Education Learning Modules are instructional units designed for use in a program of competency-based instruction. Each module is a complete instructional package, including objectives, curriculum outline, lesson plans, teacher and student activities, skill documentation, materials and worksheets. Insofar as possible, the modules were designed for immediate classroom use; a teacher can familiarize himself with the contents and teach directly from the package without searching for or creating materials.

The packages were developed and tested in a program of competency-based education for Adult Basic Education students. Students who used the materials had reading levels of 4.0 to 7.5. While some materials are more difficult than others, reading materials included in the modules are within the grasp of this reading range. Students outside this range may find some of the materials useful as well.

I.

Competency-based education addresses itself to both academic skills and life-coping skills. The latter thrust centers on five (5) content areas: Consumer Economics, Health, Government & Law, Occupational Knowledge and Community Resources. Each Learning Module begins with CBAE Objectives covered within. The scope of a module is determined by the logical evolution of the lesson content. The lessons were not designed to exhaust each objective's subject matter; they rather present a quantity of content area material which can reasonably be taught as a unit.

II.

Following the Objectives is the Index to Lessons, a brief curriculum outline and guide to materials. The Index lists the Lessons to be presented, summarizes the content of each unit, and charts the necessary materials. Wherever possible actual materials (worksheets, answer keys, pamphlets, etc.) are included; the teacher wishing to teach from the module need only reproduce and distribute the material.

The Lessons within a module are designed to follow-up and reinforce one another. While lessons may be skipped or rearranged if the teacher desires, the teacher who does so should check both content area and skill development to be sure nothing critical is lost in the rearrangement.

III.

The Activity Outline for each lesson contains a step-by-step enumeration of student and teacher activities. Since the ABE population is varied in background and ability, instructional guidance in academic skills is limited; the emphasis is on student activities, with the teacher supplying instruction wherever necessary. Student activities usually refer directly to concrete materials; when a less structured activity--such as a discussion--is called for, questions are supplied or guidelines for discussion are included in the Activity Outline. On the Activity Outline sheet, each student activity is correlated with the ABE skills which are exercised by that particular activity. This skill documentation can be useful in scheduling lessons; the teacher can present lessons in sequence according to the complexity of the academic skills involved.

IV.

White pages, activity cards, and actual materials (labels, pamphlets, schedules) are intended for the student's use. Most worksheets have answer keys, permitting students to check their own work; some of the more subjective questions will require teacher evaluation.

Math: A developmental math curriculum has been incorporated into these modules. To facilitate use of the modules in a math program, all math worksheets have been prepared at 4 varying levels of ability. An interpretation of these levels follows.

KEY TO MATH WORKSHEET LEVELS

Level I Whole Numbers	Addition: Single and double digits. No carrying. Subtraction: Single and double digits. No borrowing. Multiplication: Single and double digits. No carrying. Division: Short division. No regrouping.
Level II Whole Numbers	Addition: Single and multiple digits. Carrying. Subtraction: Single and multiple digits. Borrowing. Multiplication: Multiple digits. Carrying. Division: Long division. Regrouping.
Level III Decimals	Addition: Multiple digits. No carrying. Subtraction: Multiple digits. No borrowing. Multiplication: Multiple digits. No carrying. Division: Short Division. No regrouping. No decimals in division.
Level IV Decimals	Addition: Multiple digits. Carrying. Subtraction: Multiple digits. Borrowing. Multiplication: Multiple digits. Carrying. Division: Long Division. Regrouping. Rounding Off.

Math worksheets are characterized in the upper margin according to level and operation: for example, a sheet labeled II. A/S would contain problems in addition and subtraction on Level II.

Note: because of the functional similarities between levels I and III (the only difference being the decimal point) teachers may find it possible to introduce decimals at an early stage, in conjunction with level I. This enhances the authenticity of the lessons, since very few of our money transactions occur entirely with whole numbers.

Objectives
Competency Based
Adult Education
Learning Module

PAYCHECKS

APL Area — Occupational Knowledge

APL Objectives:

OK 1 To build an oral and written vocabulary related to occupational knowledge.

OK 9 To know the financial and legal aspects of employment.

Other Related APL Objectives:

G & L 6 To explore the relationship between government services and the American tax system.

CE 1 To build an oral and written consumer economics vocabulary.

CE 2 To be able to count and convert coins and currency, weights and measures using measurement tables and mathematical operations.

CE 3 To understand the concepts of sales tax and income tax.

COMPETENCY BASED ADULT EDUCATION
LEARNING MODULE

CURRICULUM OUTLINE	MATERIALS
I. Lesson 1: Regular Pay	
A. Read article on understanding paychecks	Worksheet p. 2
B. Study and practice vocabulary	Worksheet p. 3
C. Study instruction on computing gross pay from hourly wage	Worksheet p. 3
D. Complete comprehensive quiz on article, vocabulary, and lesson	Worksheet p. 4 Answer Key p. 5
E. Work math worksheets (M/D 1, 11, 111, 1V)	Worksheets p. 6, 8, 10, 12 Answer Key p. 7, 9, 11, 13-14
II. Lesson 2: Deductions	
A. Read dialogue introducing deductions and deduction charts	Worksheet p. 2-4
B. Study and practice vocabulary	Worksheet p. 5
C. Complete comprehensive guide on dialogue vocabulary	Worksheet p. 6 Answer Key p. 7
D. Study charts of deductions	Worksheet p. 8
E. Complete exercises using chart to fill in paycheck sticks	Worksheet p. 9 Answer Key p. 10
F. Complete exercises on computing net pay (A/S/M 1, 11, 111, 1V)	Worksheets p. 11, 13, 15, 17 Answer Keys p. 12, 14, 16, 18
III. Lesson 3: Overtime	
A. Read dialogue on overtime pay	Worksheet p. 2
B. Study and practice vocabulary	Worksheet p. 3

CURRICULUM OUTLINE	MATERIALS
C. Complete comprehensive quiz on vocabulary and dialogue	Worksheet p. 3 Answer Key p. 4
D. Study lesson on financial benefits of overtime	Worksheet p. 4
E. Study lesson on time -and-a-half	Worksheet p. 5
F. Complete exercises on computing time-and-a-half (A/D I, II, III, IV)	Worksheet p. 6, 7, 9, 11 Answer Keys p. 8, 10, 12
G. Study lesson on computing overtime pay and gross pay	Worksheet p. 13
H. Complete exercises on calculating overtime pay, gross pay, and net pay	Worksheet p. 14, 17, 19, 21 Answer Keys p. 15-16, 18, 20, 22

CBAE Pre Test
and Post Test
Plainfield CBAE
Paychecks

Choose the Best Answer to These Questions

1. Gross pay is

   a. more than net pay
   b. the same as net pay
   c. less than net pay

2. F.I.C.A. is

   a. unemployment insurance
   b. hospital insurance
   c. Social Secutity

3. Look at this tax table.

WAGES		
at least	but less than	Tax to be withheld
103.34	103.51	6.05
103.51	103.68	6.06
103.68	103.85	6.07
103.85	104.02	6.08

If my wages are $103.51, how much tax should be withheld?

   a. $103.34
   b. $6.05
   c. $6.06

4. Cynthia earns $110 a week. She pays $18 in federal income tax and $7.50 in Social Security. How much does she take home?

   a. $135.50
   b. $84.50
   c. $2.00

5. Casey's regul r pay is $130. He earned $40 in overtime. His deductions were $37.50. What did he take home?

   a. $132.50
   b. $92.50
   c. $133.50

6. Dwayne earns $2.65 an hour. How much does he earn in 40 hours?

   a. $110
   b. $106
   c. $100

7. Overtime wage is

   a. the same as regular wage
   b. less than regular wage
   c. more than regular wage

8. Robert earns $3.00 an hour. He gets time-and-a-half for overtime. What is his overtime pay?

   a. $4.50
   b. $3.15
   c. $4.00

9. A deduction for union dues would go to

   a. the government
   b. a labor union
   c. unemployment insurance

10. In New Jersey there are deductions for

   a. state income tax and F.I.C.A.
   b. federal income tax and F.I.C.A.
   c. state and federal income tax and F.I.C.A.

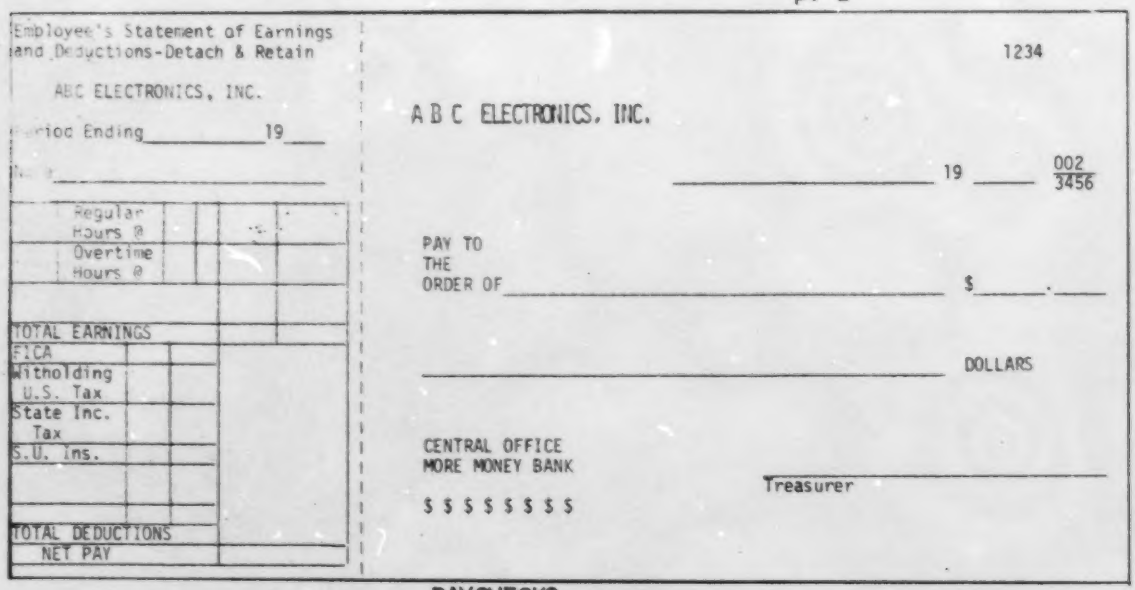
10

Answers

1. a 2. ? 3. c 4. b
5. a 6. ? 7. c 8. a
9. b 10. c

REGULAR PAY

CBAE Activities	ABE Skills
Student reads article on the value of understanding paychecks.	Reading: main idea details
Student reads vocabulary, using dictionary if necessary to acquire a working definition of each term.	Reading: vocabulary Spelling Dictionary skills
Student uses each word in a sentence.	Writing Speaking and listening
Student studies instructions on gross pay and hourly wage.	Reading: main idea details drawing conclusions following directions Computation: multiplication division
Student completes exercises on vocabulary and comprehension.	Reading: main idea drawing conclusions getting facts vocabulary
Student completes math worksheet on time problems, gross pay, hourly wage, and word problems.	Computation: multiplication division whole numbers & decimals Reading Problem solving



Employee's Statement of Earnings and Deductions-Detach & Retain

ABC ELECTRONICS, INC.

Period Ending _____ 19___

Name _____

Regular Hours @				
Overtime Hours @				
TOTAL EARNINGS				
FICA				
Witholding U.S. Tax				
State Inc. Tax				
S.U. Ins.				
TOTAL DEDUCTIONS				
NET PAY				

1234

A B C ELECTRONICS, INC.

_____ 19 ____ 002/3456

PAY TO THE ORDER OF _____ $____.____

_____ DOLLARS

CENTRAL OFFICE
MORE MONEY BANK

$ $ $ $ $ $ $ $

_____
Treasurer

PAYCHECKS

"I don't want to read my paycheck. I just want to cash it!!!"

But wait.....

There's a lot to be learned from that little piece of paper. You can find out:

--How much you earned

--How many hours you worked

--How much was deducted from your paycheck

--Where your money goes

--Whether the paycheck is correct

A CASE IN POINT:

James had been working for the Tite-Squeeze Co. for 2 months. Every Wednesday he cashed his check, but he never seemed to have enough money. One day he sat down to figure out his earnings and found he had been underpaid by 50¢ an hour. At 40 hours a week, that came to $20 every Wednesday!!

Always check your paycheck over carefully before you cash it.

It pays to be careful!!

VOCABULARY:

wages: money you earn for work you do: earnings;salary

paycheck: a check which pays your wages

stub: the part of a paycheck that you do not cash; you keep it for your records

pay period: the amount of time a paycheck covers. A pay period can be a week, 2 weeks, half a month, a month, etc.

hourly: by the hour. Your hourly wage is the amount you earn each hour.

weekly: by the week. Your weekly income is the amount you get each week.

biweekly: every two weeks. If you are paid biweekly, you get one paycheck every two weeks.

gross pay: the total amount you earn

deduction: money taken out for taxes, insurance, etc.

net pay: the money left after deductions are taken out: take home pay

Try using each word in a sentence of your own!!!

GROSS PAY and HOURLY WAGE

Wanda Workhard earns $120 a week, but that doesn't mean she brings home $120. When she cashes her check, she only gets $96; the other $24 goes to deductions. When we talk about our salaries, we mean our gross pay, the total earnings before deductions.

Your gross pay is easy to figure out. Simply multiply the number of hours you work times your hourly wage. For example, Wanda works 40 hours a week for $3 an hour.

$$\begin{array}{r} 40 \text{ hours} \\ \times\ 3 \text{ dollars/hour} \\ \hline \$120 \text{ gross pay} \end{array}$$

If you know your gross pay, you can also easily figure out the hourly wage. Just divide the number of hours into the total earnings.

$$40\overline{)\$120}\quad \$\ 3$$

Choose the explanation that best fits each term:

1. wages	a. kept for records
2. gross pay	b. take home pay
3. net pay	c. total earnings
4. stub	d. money taken out
5. deductions	e. money earned for work

Choose the best answer and circle it:

1. Gross pay is earnings (before / after) deductions.

2. Different companies have (different / the same) pay periods.

3. Net pay is earnings (before / after) deductions.

4. Net pay is (more / less) than gross pay.

5. Gross pay equals hourly wage (times / divided by) numbers of hours.

6. If you are paid biweekly, you get a check (every week. / every 2 weeks.)

7. To find the hourly wage, divide gross pay by (number of hours. / total earnings.)

8. Hours times hourly wage equals (net pay. / gross pay.)

1. wages ---------- e. money earned for work
2. gross pay ---------- c. total earnings
3. net pay ---------- b. take home pay
4. stub ---------- a. kept for records
5. deductions ---------- d. money taken out

1. Gross pay is earnings (before) deductions.
2. Different companies have (different) pay periods.
3. Net pay is earnings (after) deductions.
4. Net pay is (less) than gross pay.
5. Gross pay equals hourly wage (times) number of hours.
6. If you are paid biweekly, you get a check (every two weeks.)
7. To find the hourly wage, divide gross pay by (number of hours.)
8. Hours times hourly wage equals (gross pay.)

I. M/D

I. How many hours? Model: 6 hours a day for 5 days. 6x5=30 hours.

1. 5 hours a day, 5 days
2. 6 hours a day, 6 days
3. 8 hours a day, 5 days
4. 7 hours a day, 5 days

II. Find the Gross Pay. Model: $3 an hour for 40 hours

40 hours
x 3 dollars per hour
$120 gross pay

1. $4/hr. for 40 hours
2. $2/hr. for 42 hours
3. $5/hr. for 31 hours
4. $2/hr. for 44 hours
5. $3/hr. for 33 hours
6. $6/hr. for 20 hours
7. $3/hr. for 41 hours
8. $4/hr. for 32 hours
9. $4/hr. for 20 hours
10. 6 hrs. a day, Monday-Friday, at $4/hr.
11. 8 hrs. a day, Monday-Friday, at $3/hr.

III. Find the Hourly Wage. Model: $120 for 40 hours

$ 3 an hour
40)120

1. $150 for 30 hours
2. $200 for 40 hours
3. $90 for 30 hours
4. $160 for 40 hours
5. $100 for 10 hours
6. $20 for 5 hours
7. $80 for 40 hours
8. $120 for 30 hours
9. $120 for 20 hours

IV. Mixed Bag.

1. Sam Smart grosses $160 a week. He works 40 hours. He told his girlfriend he earns $4 an hour. Did Sam tell the truth?
2. Debbie Dollar earns $3 an hour for stuffing olives. She works every week night for 4 hours. How much does she earn?
3. Manuel needs to make at least $120 this week. He earns $5 an hour as a chicken inspector at the Frozen Feasts Factory. If he works 30 hours, will he make it?
4. Lisa's first paycheck is for $90. She worked 30 hours. The company told her she would start at $4 an hour. Is her paycheck correct?

I. M/D Answers

I. How many hours?

1. 5x5=25 hours 2. 6x6=36 hours 3. 8x5=40 hours 4. 7x5=35 hou

II. Find the Gross Pay.

1. 40 x 4 = $160
2. 42 x 2 = $84
3. 31 x 5 = $155
4. 44 x 2 = $88
5. 33 x 3 = $99
6. 20 x 6 = $120
7. 41 x 3 = $123
8. 32 x 4 = $128
9. 20 x 4 = $80
10. 6x5= 30 x 4 = $120
11. 8x5= 40 x 3 = $120

III. Find the Hourly Wage.

1. 30)$150 = $ 5
2. 40)$200 = $ 5
3. 30)$90 = $ 3
4. 40)$160 = $ 4
5. 10)$100 = $ 10
6. 5)$20 = $ 4
7. 40)$80 = $ 2
8. 30)$120 = $ 4
9. 20)$12(= $

IV. Mixed Bag

1. 40)$160 = $ 4 — Yes

2. 5x4 = 20, x 3 = $60 — $60

3. 30 x 5 = $150 — Yes

4. 30)$90 = $ 3 — No, she is only being paid $3/hr. not $4

II. M/D

I. How many hours? Model: 6 hours a day for 14 days.

$$\begin{array}{r} 14 \\ \times\ 6 \\ \hline 84 \text{ hours} \end{array}$$

1. 9 am to 1 pm
   5 days
2. 12 hours a day
   5 days
3. 8 am to noon
   1 pm to 5 pm
   25 days
4. 7:30 to 3:30
   1 hour lunch
   5 days

II. Find the Gross Pay. Model: $3 an hour for 35 hours

$$\begin{array}{r} 35 \text{ hours} \\ \times\ 3 \text{ dollars per hour} \\ \hline \$105 \text{ gross pay} \end{array}$$

1. $4/hr. for 45 hours
2. $7/hr. for 28 hours
3. $3/hr. for 39 hours
4. $5/hr. for 33 hours
5. $3/hr. for 37 hours
6. $5/hr. for 26 hours
7. $6/hr. for 35 hours
8. $2/hr. for 38 hours
9. $8/hr. for 35 hours
10. 8:00 - 12:00 and
    1:00 - 6:00
    Monday-Friday, at $4/hr.
11. 7:00 - 11:00 and
    4:00 - 9:00
    Monday-Thursday, at $3/hr.

III. Find the Hourly Wage. Model: $105 a week for 35 hours

$$\begin{array}{r} \$\ 3 \text{ an hour} \\ 35\overline{)\$105} \\ \underline{105} \end{array}$$

1. $252 for 42 hours
2. $114 for 38 hours
3. $256 for 32 hours
4. $125 for 25 hours
5. $72 for 36 hours
6. $108 for 36 hours
7. $140 for 35 hours
8. $204 for 34 hours
9. $112 for 28 hours

IV. Mixed Bag

1. Raheem earns $252 a week. He works 42 hours a week. Sidney works 35 hours and gets $210. Who has the greater wage?
2. Denise has applied for 2 jobs. One pays $4 an hour for 35 hours; the other pays $3 an hour for 44 hours. Neither job offers any overtime. Which job will give her more money?
3. Dixie Diamond's daytime job as a car waxer pays $3 an hour for 4 hours. She also works from 9 pm to 2 am as an exotic dancer for $5 an hour. What is her total weekly (Monday-Friday) income?
4. Harold is a fish counter at the Gold Fish Hatcherie. He counts fish for 36 hours every week. Herbert used to earn $108 a week. He asked for a dollar an hour raise and got it. How much was Harold's next paycheck?

II. M/D Answers

I. How many hours?

1. 4x15= 60 hours 2. 12x5= 60 hours 3. 4+4=8 hrs. 25 x 8 = 200 hours

4. 8 hours-1 hour= 7 hours x5 = 35 hours

II. Find the Gross Pay:

1. 45 x4 = $180 2. 28 x7 = $196 3. 39 x3 = $117 4. 33 x5 = $165 5. 37 x3 = $111 6. 26 x5 = $130

7. 35 x6 = $210 8. 38 x2 = $76 9. 35 x8 = $280 10. 9 hours x 5 days=45 x4 = $180 11. 9 hrs.x 4 days= 36 x3 = $108

III. Find the Hourly Wage:

1. $ 6 / 42)$252 / 252 2. $ 3 / 38)$114 / 114 3. $ 8 / 32)$256 / 256 4. $ 5 / 25)$125 / 125

5. $ 2 / 36)$72 / 72 6. $ 3 / 36)$108 / 108 7. $ 4 / 35)$140 / 140 8. $ 6 / 34)$204 / 204 9. $ 4 / 28)$112 / 112

IV. Mixed Bag

1. $ 6 / 42)$252 / 252 Raheem earns $6/hr.

$ 6 / 35)$210 / 210 Sidney earns $6/hr.

They earn the same wage.

2. 35 x4 = $140 44 x3 = $132 The 35 hour, $4 job pays more.

3. daytime 4 hours x 5 days=20 hours x3 $/hr. = $60

evening 5 hours x 5 days=25 hours x5 $/hr. = $125

$125
+ 60
$185 total

4. $ 3 / 36)$108 / 108 old salary: $3/hr.

new salary: $3+$1=$4 hr. 36 hrs/wk. x4 $/hr = $144

III. M/D

I. How many hours? Model: 9 am to 12:30 = 3.5 hrs.

1. 9 to 12, 12:30 to 5
2. 7 to noon, 12:30 to 4:00
3. 3:30 to 8, 8:30 to 1:30 am
4. 6:30 to 3

II. Find the Gross Pay. Model: $3.12 an hour for 40 hours =

$3.12 dollars
x 40 hours
$124.80 gross pay

1. $2.10 an hour for 40 hours
2. $4.20 an hour for 40 hours
3. $3.11 an hour for 7 hours
4. $6.30 an hour for 20 hours
5. $5.32 an hour for 30 hours
6. $4.31 an hour for 20 hours
7. $3.00 an hour for 6.2 hours
8. $3.32 an hour for 30 hours
9. $2.22 an hour for 40 hours
10. 9-12, 6-9, at $3.10 an hour. Find one day's wages.
11. 8 hrs. a day, Monday-Friday, at $3.22 an hour. Find one week's wages.

III. Find the Hourly Wage. Model: $12.60 for 6 hours = $6)\overline{\$12.60}$ $\$2.10$ an hour

1. $15.00 for 3 hours
2. $28.77 for 7 hours
3. $16.16 for 4 hours
4. $36.66 for 6 hours
5. $24.80 for 8 hours
6. $30.60 for 6 hours
7. $32.08 for 8 hours
8. $21.14 for 7 hours
9. $20.10 for 5 hours

IV. Mixed Bag

1. Charlie picks up papers for $3.00 an hour. How much does he earn in a 7 hour day? If he gets a raise to $3.10 how much more will he earn each day?

2. "My job is better," says Dub. "I earn $24.60 for a 6 hour day." "That's nothing," replies Bub. "My job is better. I get $4.05 an hour." Whose job is better?

3. Howie bet one hour's pay on a poker hand. Howie's paycheck shows a gross of $24.88 for an 8 hour day. How much did Howie risk?

4. Nguyen's new job pays $4.12 an hour. How much will he earn in a 30 hour week?

Worksheet
Answer Key
Paychecks
Lesson 1
Regular Pay
p. 11

III. M/D Answers

I. How many hours?

1. 3+4.5= 7.5 2. 5+3.5= 8.5 3. 4.5+5= 9.5 4. 8.5

II. Find the Gross Pay.

1. $2.10 x40 = $84.00 2. $4.20 x40 = $168.00 3. $3.11 x7 = $21.77 4. $6.30 x20 = $126.00 5. $5.32 x30 = $159.60 6. $4.31 x20 = $86.20

7. 6.2 x$3 = $18.6 = $18.60 8. $3.32 x 30 = $99.60 9. $2.22 x40 = $88.80 10. $3.10 x 6 = $18.60 11. 8x5=40 $3.22 x40 = $128.80

III. Find the Hourly Wage.

1. 3)$15.00 = $ 5.00 2. 7)$28.77 = $ 4.11 3. 4)$16.16 = $4 .04 4. 6)$36.66 = $ 6.11 5. 8)$24.80 = $ 3.10

6. 6)$30.60 = $ 5.10 7. 8)$32.08 = $ 4.01 8. 7)$21.14 = $ 3.02 9. 5)$20.10 = $ 4.02

IV. Mixed Bag

1. $3.00 x 7 = $21.00 a day $3.10 x 7 = $21.70 a day $21.70 - 21.00 = $ .70 more $ .70 more each day.

2. Dub: 6)$24.60 = $ 4.10 $4.10 is bigger than $4.05 Dub earns more.

3. 8)$24.88 = $ 3.11 He bet $3.11.

4. $4.12 x 30 = $123.60 $123.60

IV. M/D

I. How many hours? Model: 6.5 hrs. a day for 5 days

$$\begin{array}{r} 6.5 \\ \times\ 5 \\ \hline 32.5 \text{ hours} \end{array}$$

1. 7.5 hours a day
   5 days

2. 8 am to 12,
   12:30 to 4
   6 days

3. 8-1:30,
   7-9
   10 days

4. 3:30-9 pm
   4 days

II. Find the Gross Pay. Model: $3.25 an hour for 35 hours

$$\begin{array}{r} \$3.25 \text{ dollars per hour} \\ \times\ 35 \text{ hours} \\ \hline 16\ 25 \\ 97\ 5 \\ \hline \$113.75 \text{ gross pay} \end{array}$$

1. $4.25/hr. for 40 hrs.
2. $5.05/hr. for 36 hrs.
3. $2.75/hr. for 40 hrs.
4. $2.90/hr. for 36 hrs.
5. $4.45/hr. for 45 hrs.
6. $4.65/hr. for 35 hrs.
7. $6.50/hr. for 35 hrs.
8. $3.80/hr. for 32.5 hrs.
9. $3.88/hr. for 37.5 hrs.
10. 8:30-12, 12:30-5,
    Monday-Friday, at $3.65/hr.
11. 8:30-12, 6:30-9:30
    Monday-Thursday, at $2.90/hr.

III. Find the Hourly Wage.

1. $116.00 for 40 hours
2. $124.25 for 35 hours
3. $209.05 for 37 hours
4. $124.00 for 40 hours
5. $254.25 for 45 hours
6. $133.25 for 32.5 hours
7. $96.25 for 35 hours
8. $123.75 for 37.5 hours
9. $144.90 for 31.5 hours

IV. Mixed Bag

1. Goldie just got a 35¢ raise from her $3.55 an hour salary. a. How much will she earn in a 35 hour week now? b. How much more is her new weekly salary?

2. Marion the T.V. tube tester earns $187.25 each 35 hour work week. His cousin, Murray, an assembler gets $196.00 and works 1 hour a day longer. Who has the higher wage?

3. Trainees on Jackson's job receive $2.70 an hour. Jackson had some experience, so he was promised $3.10 an hour. His first week he worked 27.5 hours and got $74.25. The second week: 35 hours for $94.50. The third week: 35 hours for $108.50. a. When did they catch the mistake? b. How much back pay do they owe him?

4. Betty needs to earn at least $145 a week to pay her rent and the bills. Which of these jobs can she afford to take?

   a. 40 hrs. at $3.65 b. $5.45 for 25 hrs. c. $4.50 for 35 hrs.

IV. M/D Answers

I. How many hours?

1. 7.5 × 5 = 37.5 hours

2. 4+3.5=7.5; 7.5 × 6 = 45.0 hours

3. 5.5+2=7.5; 7.5 × 10 = 75.0 hours

4. 5.5 × 4 = 22.0 hours

II. Find the Gross Pay.

1. $170 2. $181.80 3. $110 4. $104.40 5. $200.25 6. $282.75

7. $227.50 8. $123.50 9. $145.50 10. 3.5 + 4.5 = 8.0 hrs. × 5 days = 40.0; $3.65 × 40 = $146.00

11. 3.5 + 3 = 6.5 hrs. 6.5 hrs. × 4 days = 26.0; $2.90 × 26 = 17 40 + 58 0 = $75.40

III. Find the Hourly Wage.

1. $2.90 2. $3.55 3. $5.65 4. $3.10 5. $5.65

6. $4.10 7. $2.75 8. $3.30 9. $4.60

IV. Mixed Bag

1. $3.55 + .35 = $3.90; $3.90 × 35 = 19 50 + 117 0 = $136.50 new salary

$3.55 × 35 = 17 75 + 106 5 = $124.25 old salary

$136.50 − 124.25 = $12.25

a. $136.50 a week

b. $12.25 more

2. Marvin $ 5.35 (35)$187.25; 175; 12 2; 10 5; 1 75; 1 75

Murray: 1 hr. × 5 = 5 hrs. more a week

35+5=40 hrs/wk Murray works

$ 4.90 (40)$196.00; 160; 36 0; 36 0

Marvin earns more per hour.

3. Week 1 $ 2.70 (27.5)$74.250; 55 0; 19 25; 19 25; 00

Week 2 $ 2.70 (35)$94.50; 70; 24 5; 24 5; 00

Week 3 $ 3.10 (35)$108.50; 105; 3 5; 3 5; 00

a. They caught the error by Week 3.

IV. M/D Answers continued

3. b. Back pay:

$3.10
-2.70
$ .40 too little

27.5
x .40
$11.000
underpayment
Week 1

35
x .40
$14.00
underpayment
Week 2

$11.00
+14.00
$25.00

b. $25.00

4. a. $3.65
x 40
$146.00

b. $5.45
x 25
27 25
109 0
$136.25

c. $4.50
x 35
22 50
135 0
$157.50

a or c

CBAE Activities	ABE Skills
Student reads dialogue introducing concepts of deductions and exemptions, FICA, taxes, net pay	Reading: main idea supporting details
Student uses chart to look up FICA tax	Reading: following directions locating answers
Student learns to locate dollar amount on chart	Chart-reading
Student uses chart to look up Federal Income Tax	Reading: following directions locating answers chart-reading
Student uses chart to look up State Income Tax	Reading: following directions locating answers chart-reading
Student adds deductions and subtracts total	Reading Problem solving Computation
Student reads vocabulary list of terms concerning deductions	Vocabulary Spelling Reading
Student takes and checks quiz to test comprehension of dialogue and vocabulary	Reading: main idea locating answers drawing conclusions inference problem-solving
Student studies charts of FICA, Income Tax and N. J. Income Tax deductions	Chart-reading
Student uses charts to fill in pay check stubs according to information given	Reading: following directions locating answers chart-reading problem-solving writing

Activities
Paychecks
Lesson 2
Deductions

CBAE Activities	ABE Skills
Student completes and checks exercises on computing net pay	Reading
Student reviews method of computing regular pay	Problem-solving
Student adds total deductions	Computation: addition, subtraction, multiplication whole numbers and decimals
Student subtracts deductions from gross pay to find net pay	
Student works word problems involving net pay	

Employee's Statement of Earnings and Deductions-Detach & Retain

ABC ELECTRONICS, INC.

Period Ending _____ 19___

Name _____

	Regular Hours @				
	Overtime Hours @				
TOTAL EARNINGS					
FICA					
Witholding U.S. Tax					
State Inc. Tax					
S.U. Ins.					
TOTAL DEDUCTIONS					
NET PAY					

1234

A B C ELECTRONICS, INC.

_____ 19 ____ 002/3456

PAY TO THE ORDER OF _____ $____.____

_____ DOLLARS

CENTRAL OFFICE
MORE MONEY BANK

$ $ $ $ $ $ $ $

Treasurer

DEDUCTIONS

Mike says: "Tomorrow I get my first paycheck from my new, $120 a week job! Do I ever need that money!! I have to spend $50 on the rent, $30 for my car payment, $20 on groceries, and that just leaves me $20 in my pocket, right?

Gloria: Wrong!

Mike: Wrong?

Gloria: Listen, Mike. You may earn $120, but you sure don't get $120. You're forgetting about your deductions.

Mike: Deductions?

Gloria: Yeah. Every week money is taken out of your paycheck to pay taxes and things.

Mike: Money taken out? How much money?

Gloria: That depends on how much you earn and how many exemptions you have.

Mike: I don't have any ex--- ex---. What did you call them?

Gloria: Exemptions. Yes, you do! Everybody has at least one - for himself. Then you get one for each person you support.

Mike: Oh. O.K. But still - how much money do they take?

Gloria: Let's check the charts and see.

Social Security Tax Table
6.05 % employee tax deductions

Wages		Tax
At least	But less than	to be Witheld
119.59	119.76	7.24
119.76	119.92	7.25
119.92	120.09	7.26
120.09	120.25	7.27
120.25	120.42	7.28

Gloria: Let's start with F.I.C.A., or Social Security.

Mike: Hold it! $120 isn't on this table.

Gloria: No, but your $120 comes between $119.92 and $120.08. So your F.I.C.A. tax is $7.26.

Mike: That's not bad.

Gloria: There's more, though. Let's check the Federal Income Tax.

SINGLE persons - WEEKLY payroll period

And the wages are		And the number of withholding allowances claimed is								
At least	But less than	0	1	2	3	4	5	6	7	8
		The amount of income tax to be withheld shall be								
110	115	13.50	10.90	8.30	5.80	3.50	1.20	0	0	0
115	120	14.40	11.80	9.20	6.60	4.30	2.00	0	0	0
120	125	15.30	12.70	10.10	7.50	5.10	2.80	.50	0	0
125	130	16.20	13.60	11.00	8.40	5.90	3.60	1.30	0	0
130	135	17.10	14.50	11.90	9.30	6.70	4.40	2.10	0	0

Mike: Wait a minute! This time I see <u>two</u> $120's.

Gloria: Right. But read your columns. The first one says "at least 115 <u>but less than</u> 120." So you can't use that. The second one says "<u>at least</u> 120 but less than 125." That's your row.

Mike: O.K. Now what?

Gloria: Now we go across that row until we meet the column for one exemption.

Mike: Why just one?

Gloria: Because you only support yourself, right? No wife, no kids?

Mike: Right! Definitely right!! O.K., then that's $12.70 there.

Gloria: That's right. But you're not done yet.

Mike: More???

Gloria: Sure. We have a state income tax, too.

N.J. STATE Income Tax — WEEKLY WITHHOLDING Table

Wages At Least	Wages Less Than	Exemptions Claimed: 0	1	2	3	4	5	6	7	8	9	10 or more
		Tax To Be Withheld										
105	108	2.40	2.00	1.50	1.10	.70	.30	.00	.00	.00	.00	.00
108	111	2.40	2.00	1.60	1.20	.80	.30	.00	.00	.00	.00	.00
111	114	2.50	2.10	1.70	1.20	.80	.40	.00	.00	.00	.00	.00
114	117	2.60	2.20	1.70	1.30	.90	.50	.00	.00	.00	.00	.00
117	120	2.60	2.20	1.80	1.40	1.00	.50	.10	.00	.00	.00	.00
120	123	2.70	2.30	1.90	1.40	1.00	.60	.20	.00	.00	.00	.00
123	126	2.80	2.40	1.90	1.50	1.10	.70	.20	.00	.00	.00	.00
126	129	2.80	2.40	2.00	1.60	1.20	.70	.30	.00	.00	.00	.00
129	132	2.90	2.50	2.10	1.60	1.20	.80	.40	.00	.00	.00	.00
132	135	3.00	2.60	2.10	1.70	1.30	.90	.40	.00	.00	.00	.00

Mike: I'll do this one. "At least 120 but less than 123." That's my row.

Gloria: Right.

Mike: So I owe - let's see - I still have 1 exemption, so that makes.... $2.30.

Gloria: Now let's add up all your deductions and see.

F.I.C.A. $ 7.26
U.S. WITH 12.70
N.J. WITH + 2.30
$22.26

Your total deductions are $22.26.

Mike: Wow! How much does that leave me? I'll subtract my total deductions from my gross pay to find out:

$120.00 gross pay
- 22.26 deductions
$ 97.74 net pay

Only $97.74!!!

Gloria: Well, so much for the twenty bucks in your pocket! Those deductions even eat into your grocery money a little bit.

Mike: Can I ask one more question, Gloria?

Gloria: Sure.

Mike: Let me borrow $10 till payday?

VOCABULARY

deduction: an amount deducted, or subtracted, from your wages. Common deductions include state and federal taxes; Social Security tax; insurance; union dues.

automatic deduction: a deduction which is required by law; for example, income tax.

voluntary deduction: a deduction you choose; for example, some types of insurance.

net pay: your pay after deductions: take-home pay.

FICA: Federal Insurance Contributions Act: Social Security. An automatic deduction, half paid by employer and the other half by the employee.

withholding: (abbreviation, with., U.S. With., or FIT for Federal Income Tax) an automatic deduction taken to pay your federal income tax.

state tax: (St. tax, or N.J. With.) an automatic deduction to pay your state income tax.

S.U.I.: unemployment insurance; paid by employer and employee.

hospitalization: (hosp.) insurance which pays for some medical care. Company group plans often give good rates.

pension: money is often deducted to help pay for your retirement.

union dues: if your job has a union, dues will usually be deducted to help pay union costs.

dependent: a person who depends on you for support. If you claim someone as a dependent, you must pay for more than half of his support; he cannot earn more than $750 a year. Your children (up to age 19) are dependents.

exemption: part of your earnings are not taxed; they are exempt from tax. You get one exemption for each dependent, plus one for yourself. The more exemptions you have, the less tax is witheld. You can claim 0 exemptions if you want more money withheld.

Match each term to the description which best fits it:

1. F.I.C.A.	a. take-home pay
2. S.U.I.	b. unemployment
3. N.J. with.	c. Social Security
4. net pay	d. money taken out
5. exemption	e. untaxed earnings
6. deduction	f. state income tax

1. How do you determine the number of exemptions to claim? How many would <u>you</u> claim?
2. Homer has a wife and three small children. How many exemptions can he claim?
3. In the story, Mike had 3 deductions. a. What were they?
   b. Can you have fewer than 3 deductions?
4. a. Can you have more than 3 deductions? b. What other deductions might there be?
5. Which is larger, net pay or gross pay? Why?
6. Stan and Oliver work at the same job and earn the same wage.
   a. Will their deductions be the same? b. Will their take-home pay be the same?
7. Jack says, "I don't have to have money taken out for hospitalization, so I won't. I'd rather keep the money." Do you agree? Why or why not?
8. Who pays for unemployment?
9. My daughter is grown. She has her own job, lives in her own apartment. Can I claim her as a dependent? Why or why not?
10. Why does a union charge dues?

1. F.I.C.A. ---------- c. Social Security
2. S.U.I. ---------- b. unemployment
3. N.J. with. --------- f. state income tax
4. net pay ---------- a. take-home pay
5. exemption ---------- e. untaxed earnings
6. deduction ---------- d. money taken out

1. You get one exemption for yourself, plus one for each person you support. To find your exemptions, count the number of people you support; add 1 for yourself.
2. 5 - himself, his wife, his 3 children.
3. a. F.I.C.A., federal tax, state tax

   b. No, these three are required.
4. a. yes

   b. insurance, pension, unemployment, union dues, hospitalization
5. Gross pay is larger, because it is pay before deductions are subtracted.
6. a. Their deductions may be different, depending on the number of exemptions they claim and the voluntary deductions they may have.

   b. If their deductions are different, their net pay will be different.
7. Most people need some kind of hospitalization insurance. Unless you already have it (for instance, many people are covered under their husband's or wife's plan), your company's group plan is usually cheaper than signing up on your own.
8. Both the employer and the employee pay for S.U.I.
9. No, since I do not support her and she earns over $750 a year.
10. It costs money to run a union. Dues help to pay for those costs. In turn, the union works to get benefits for the workers it represents.

CHARTS

FICA

WAGES		TAX TO BE WITHHELD
At Least	Less Than	
158.93	159.10	9.62
159.10	159.26	9.63
159.26	159.43	9.64
159.43	159.59	9.65
159.59	159.76	9.66
159.76	159.92	9.67
159.92	160.09	9.68
160.09	160.25	9.69
160.25	160.42	9.70

FICA

WAGES		TAX TO BE WITHHELD
At Least	Less Than	
199.59	199.76	12.08
199.76	199.92	12.09
199.92	200.09	12.10
200.09	200.25	12.11
200.25	200.42	12.12
200.42	200.58	12.13
200.58	200.75	12.14
200.75	200.91	12.15
200.91	201.08	12.16

FICA

WAGES		TAX TO BE WITHHELD
At Least	Less Than	
149.68	149.84	9.06
149.84	150.00	9.07
150.00	150.17	9.08
150.17	150.34	9.09
150.34	150.50	9.10
150.50	150.67	9.11
150.66	150.83	9.12
150.83	151.00	9.13
151.00	151.16	9.14

U. S. WITHHOLDING MARRIED PERSONS - WEEKLY PAYROLL PERIOD

And the wages are:		And the number of withholding allowances claimed is:										
At Least	Less Than	0	1	2	3	4	5	6	7	8	9	10 or more
		The amount of tax to be withheld is:										
120	125	9.80	7.20	5.00	2.80	.60	0	0	0	0	0	0
125	130	10.70	8.10	5.70	3.50	1.40	0	0	0	0	0	0
130	135	11.60	9.00	6.50	4.30	2.10	0	0	0	0	0	0
135	140	12.50	9.90	7.30	5.00	2.90	.70	0	0	0	0	0
140	145	13.40	10.80	8.20	5.80	3.60	1.50	0	0	0	0	0
145	150	14.30	11.70	9.10	6.50	4.40	2.20	.10	0	0	0	0
150	160	15.70	13.10	10.50	7.90	5.50	3.30	1.20	0	0	0	0
160	170	17.50	14.90	12.30	9.70	7.10	4.80	2.70	.50	0	0	0
170	180	19.30	16.70	14.10	11.50	8.90	6.30	4.20	2.00	0	0	0
180	190	21.10	18.50	15.90	13.30	10.70	8.10	5.70	3.50	1.40	0	0
190	200	22.90	20.30	17.70	15.10	12.50	9.90	7.30	5.00	2.90	.70	0
200	210	24.70	22.10	19.50	16.90	14.30	11.70	9.10	6.50	4.40	2.20	0

N. J. WEEKLY WITHHOLDING TAX TABLE

WAGES		EXEMPTIONS CLAIMED										
At Least	Less Than	0	1	2	3	4	5	6	7	8	9	10 or more
		Tax to be Withheld										
150	153	3.40	3.00	2.50	2.10	1.70	1.30	.80	.40	.00	.00	.00
153	156	3.40	3.00	2.60	2.20	1.70	1.30	.90	.50	.10	.00	.00
156	159	3.50	3.10	2.70	2.20	1.80	1.40	1.00	.50	.10	.00	.00
159	162	3.60	3.10	2.70	2.30	1.90	1.50	1.00	.60	.20	.00	.00
162	165	3.60	3.20	2.80	2.40	1.90	1.50	1.10	.70	.30	.00	.00
195	198	4.40	3.90	3.50	3.10	2.70	2.30	1.80	1.40	1.00	.60	.10
198	201	4.40	4.00	3.60	3.20	2.70	2.30	1.90	1.50	1.00	.60	.20
201	204	4.50	4.10	3.70	3.20	2.80	2.40	2.00	1.50	1.10	.70	.30
204	207	4.60	4.10	3.70	3.30	2.90	2.40	2.00	1.60	1.20	.80	.30
207	210	4.60	4.20	3.80	3.40	2.90	2.50	2.10	1.70	1.20	.80	.40

Employee's Statement of Earnings and Deductions-Detach & Retain

ABC ELECTRONICS, INC.

Period Ending_____19___

Name_____

40	Regular Hours @	4	00	160	00
	Overtime Hours @				
TOTAL EARNINGS					
FICA					
Witholding U.S. Tax					
State Inc. Tax					
S.U. Ins.		1	60		
TOTAL DEDUCTIONS				23	20
NET PAY				136	72

Jesse James works 40 regular hours. He earns $4 an hour. As the stub shows, this comes to $160 gross pay. Fill in the deductions.

Worksheet
Paychecks
Lesson 2
Deductions
p. 9

Jesse has a wife and a daughter. He claims 3 exemptions. S.U.I. has been filled in, and the net pay has been calculated.

Fill in all the appropriate blanks.

Employee's Statement of Earnings and Deductions-Detach & Retain

ABC ELECTRONICS, INC.

Period Ending_____19___

Name_____

	Regular Hours @				
	Overtime Hours @				
TOTAL EARNINGS					
FICA					
Witholding U.S. Tax					
State Inc. Tax					
S.U. Ins.		2	00		
TOTAL DEDUCTIONS				31	10
NET PAY				168	90

Wanda Webb works 40 regular hours for $5 an hour. Fill in her stub, showing number of hours, wage, and gross pay.

S.U.I. has been filled in. Fill in her other deductions.

Wanda is married. They have 2 children. (4 exemptions)

Employee's Statement of Earnings and Deductions-Detach & Retain

ABC ELECTRONICS, INC.

Period Ending_____19___

Name_____

	Regular Hours @				
	Overtime Hours @				
TOTAL EARNINGS					
FICA					
Witholding U.S. Tax					
State Inc. Tax					
S.U. Ins.		1	50		
TOTAL DEDUCTIONS				23	58
NET PAY				126	42

Jimmy Lee Gardener is married. They have no children. Jimmy works a 30 hour week for $5 an hour.

Find Jimmy's deductions on the tables and complete his stub.

(Think: how many exemptions will he claim?)

USE THE CHARTS ON PAGE 8 TO SOLVE THESE PROBLEMS.

QUIZ ANSWERS:

1. Overtime wage is more than regular wage.

2. Gross pay includes regular pay and overtime pay.

3. Double time is less than double time-and-a-half.

4. Regular pay = regular hours x regular wage.

5. Overtime pay = overtime hours x overtime wage.

6. People like overtime because it gives them the chance to earn more money.

7. Overtime varies according to how much work needs to be done. If there is a lot of work (a new contract, for instance) or if there are not enough people to do the work, then overtime will be called for.

8. People don't usually want to work on holidays, so a company must offer a special reward (like double time-and-a-half) to get workers.

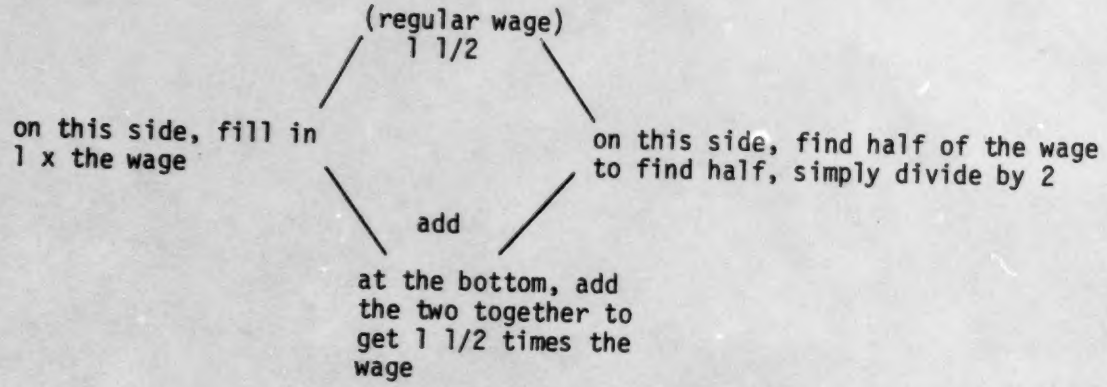
When you work longer than your regular work week, you usually are paid extra. Sometimes a company will give time off to compensate for the extra time worked. If you work 2 extra hours on Monday, you can go home two hours early on Friday and still earn your regular salary. Usually, however, you are paid for the extra hours in addition to your regular hours.

Look at the difference overtime hours make: Lenny earns $4 an hour and works a 30 hour week. His regular pay is 4 x $30 or $120. One week he worked 5 extra hours. If he were paid at his regular rate that would be an extra $20. (5 x $4 = $20) But Lenny is paid time-and -a-half, or $6, for his overtime. For the 5 hours, then, he earns $30. (5 x $6 = $30) To find his gross pay, we add the $120 regular and the $30 overtime for a grand total of $150.

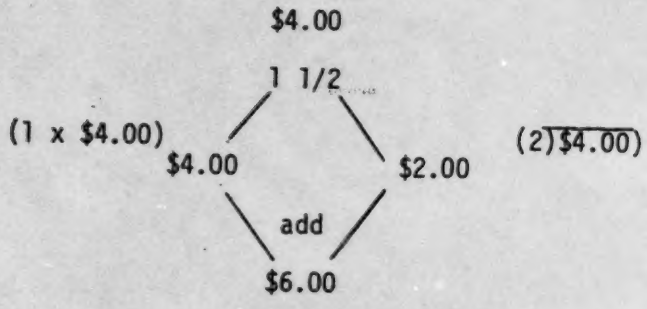
TIME AND A HALF

Time-and-a-half is a very common overtime rate. It simply means that you earn one and a half times your regular rate, or 1 1/2 x regular wage.

The diamond method makes it easy to find 1 1/2 times a regular wage.

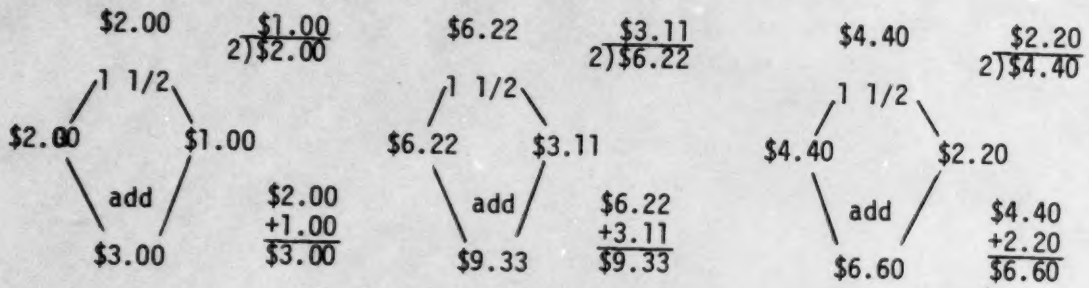


Suppose we want to find 1 1/2 times $4, using the diamond:



We find that 1 1/2 x $4.00 = $6.00

Study the method for finding time-and-a-half in these samples:

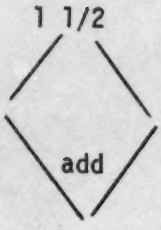


I. A/D

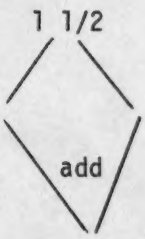
FINDING TIME-AND-A-HALF

Find the overtime wage at time-and-a-half for overtime when the regular wage is:

1. $2

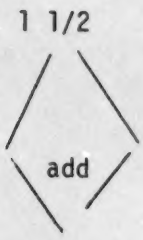


2. $4



3. $8

4. $10



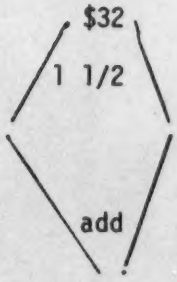
5. $6

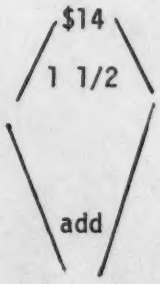
6. $12

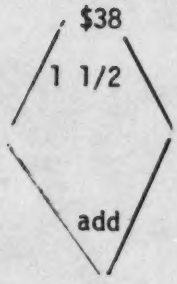
II. A/D

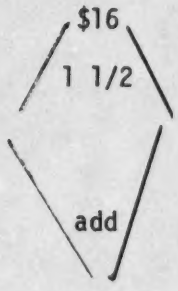
FINDING TIME-AND-A-HALF

Find the overtime wage at time-and-a-half for overtime when the regular wage is:

1. 

2. 

3. 

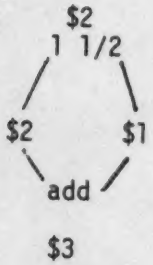
4. 

5. $18

6. $28

I. A/D Answers
II. A/D Answers

I. 1.



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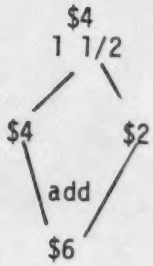

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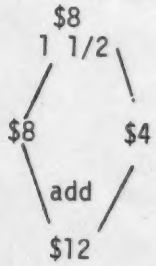

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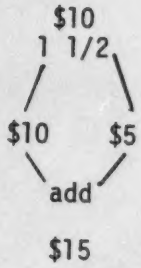

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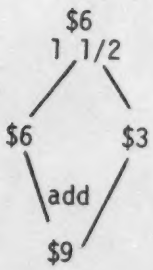

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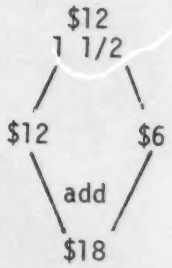
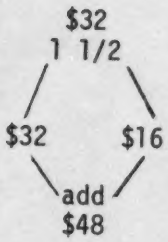


II. 1.



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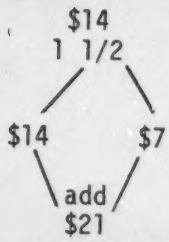

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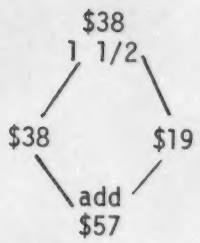

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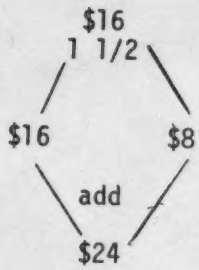

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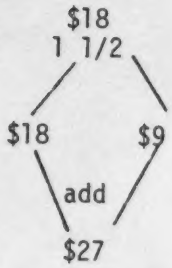

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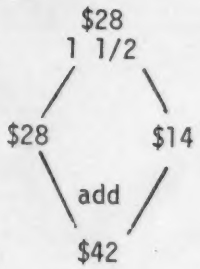
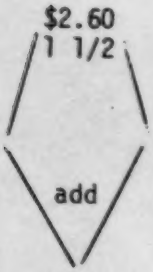
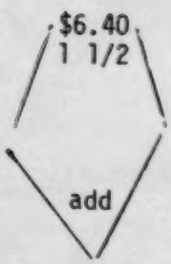


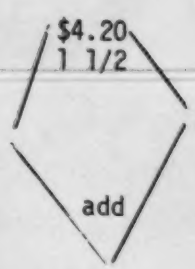
III. A/D

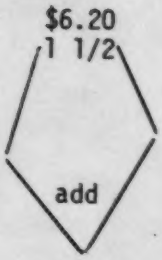
FINDING TIME-AND-A-HALF

Find the overtime wage at time-and-a-half for overtime when the regular wage is:

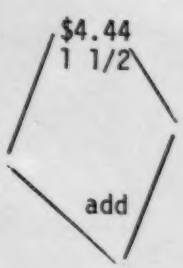
1. $2.60


2. $6.40


3. $4.20


4. $6.20


5. $8.66

6. $4.44


7. $10.00

8. $6.00

9. $6.60

10. $4.42

11. $2.40

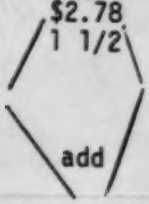
12. $8.00

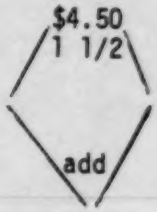
Worksheet
Answer Key

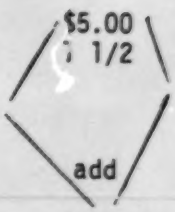
IV. A/D

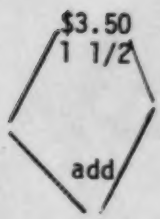
FINDING TIME-AND-A-HALF

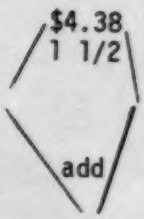
Find the overtime wage at time-and-a-half for overtime when the regular wage is:

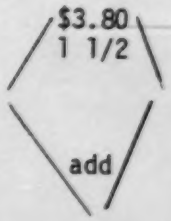
1. $2.78


2. $4.50


3. $5.00


4. $3.50


5. $4.38


6. $3.80


7. $2.80

8. $5.54

9. $3.90

10. $3.25

11. $4.75

12. $2.85

Round Off!

IV. A/D Answers

1. $2.78 (1 1/2) → $2.78 and $1.39 → add → $4.17

2. $4.50 (1 1/2) → $4.50 and $2.25 → add → $6.75

3. $5.00 (1 1/2) → $5.00 and $2.50 → add → $7.50

4. $3.50 (1 1/2) → $3.50 and $1.75 → add → $5.25

5. $4.38 (1 1/2) → $4.38 and $2.19 → add → $6.57

6. $3.80 (1 1/2) → $3.80 and $1.90 → add → $5.70

7. $2.80 (1 1/2) → $2.80 and $1.40 → add → $4.20

8. $5.54 (1 1/2) → $5.54 and $2.77 → add → $8.31

9. $3.90 (1 1/2) → $3.90 and $1.95 → add → $5.85

10. $3.25 (1 1/2) → $3.25 and $1.625= $1.63 → add → $4.88

11. $4.75 (1 1/2) → $4.75 and $2.375= $2.38 → add → $7.13

12. $2.85 (1 1/2) → $2.85 and $1.425= $1.43 → add → $4.28

USING OVERTIME PAY
(WITH TIME-AND-A-HALF)

How to do it:

Example:

I. Find regular pay:

hourly wage
x number of regular hours
regular pay

$4.00 hourly wage
x 40 hours per week
$160.00 regular pay

II. Find overtime pay:

A. First, find overtime wage
(find 1 1/2 x regular wage)
1 x regular wage
+ ½ x regular wage
1½ x regular wage = overtime wage (O.T. wage)

$4.00
1 ½
$4.00 $2.00
add
$6.00 O.T. hourly wage

B. Next, find overtime pay:

Overtime hourly wage
x number of overtime hours
Overtime pay

$6.00 O.T. hourly wage
x 5 O.T. hours
$30.00 O.T. pay

III. To find gross pay, add:

regular pay
+ overtime pay
gross pay

$160.00 regular pay
+ 30.00 O.T. pay
$190.00 gross pay

I. A/S/M/D

FIND THE GROSS PAY
(time-and-a-half for overtime)

1. regular wage $2
   40 hrs./week
   2 hrs./O.T.

2. regular wage $4
   30 hrs./week
   5 hrs./O.T.

3. regular wage $8
   30 hrs./week
   2 hrs./O.T.

4. regular wage $6
   40 hrs./week
   5 hrs./O.T.

FIND THE GROSS PAY
(double time for overtime)

5. regular wage $3
   40 hrs./week
   4 hrs./O.T.

6. regular wage $5
   30 hrs./week
   10 hrs./O.T.

FIND THE NET PAY
(time-and-a-half for overtime)

7. regular wage $4
   40 hrs./week
   3 hrs./O.T.

   Deductions: FICA $10
   U.S. WITH $14
   N.J. WITH $ 3
   S.U.I. $ 1

8. regular wage $6
   40 hrs./week
   4 hrs./O.T.

   Deductions: FICA $12
   U.S. WITH $20
   N.J. WITH $ 4

Worksheet
Answer Key
Paychecks
Lesson 3
Overtime
p. 15

I. A/S/M/D Answers

1. I. 40x$2= $80 reg.pay II. A $2, 1½, $2, $1, $3 O.T. wage B. $3x2=$6 O.T. pay

III. $80
+ 6
$86

2. I. 30x$4=$120 reg.pay II. A. $4, 1½, $4, $2, $6 O.T. wage B. $6x5=$30 III. $120
+ 30
$150

3. I. 30x$8=$240 II. A. $8, 1½, $8, $4, $12 B. $12x2=$24 III. $240
+ 24
$264

4. I. 40x$6=$240 II. A. $6, 1½, $6, $3, $9 B. $9x5=$45 III. $240
+ 45
$285

5. I. $3x40=$120 reg.pay II. A. 2x$3=$6 O.T. wage B. $6x4=$24 O.T. pay

$120
+ 24
$144

6. I. $5x30=$150 reg.pay II. A. 2x$5=$10 O.T. wage B. $10x10=$100 O.T. pay

$150
+100
$250

7. I. $4x40=$160 II.A. $4, 1½, $4, $2, $6 B. $6x3=$18 III. $160
+ 18
$178

Deductions: $10
14
3
+ 1
$28

$178
- 28
$150

8. I. $6x40= $240 II.A. $6 × 1½

$6 $3

$9

B. $9x4=$36 III. $240 + 36 = $276

Deductions: $12 + 20 + 4 = $36

$276 - 36 = $240

II. A/S/M/D

FIND THE GROSS PAY
(time-and-a-half for overtime)

1. regular wage $4
35 hrs./week
3 hrs./O.T.

2. regular wage $6
36 hrs./week
5 hrs./O.T.

3. regular wage $4
27 hrs./week
12 hrs./O.T.

4. regular wage $8
39 hrs./week
1 hr./O.T.

FIND THE GROSS PAY
(double time for overtime)

5. regular wage $3
35 hrs./week
5 hrs./O.T.

6. regular wage $4
36 hrs./week
4 hrs./O.T.

FIND THE NET PAY
(time-and-a-half for overtime)

7. regular wage $4
27 hrs./week
5 hrs./O.T.

Deductions: FICA $8
U.S. WITH $10
N.J. WITH $ 3
S.U.I. $ 1

8. regular wage $6
31 hrs./week
6 hrs./O.T.

Deductions: FICA $15
U.S. WITH $26
N.J. WITH $ 4
S.U.I. $ 2

II. A/S/M/D/ Answers

1. I. 35 x4 = $140
   II. A. $4 (1½) $4 $2 $6
   B. $6x3=$18
   III. $140 + 18 = $158

2. I. 36 x6 = $216
   II.A. $6 (1½) $6 $3 $9
   B. $9x5=$45
   III. $216 + 45 = $261

3. I.27 x4 = $108
   II.A. $4 (1½) $4 $12 $6
   B. $6x12=$72
   III. $108 + 72 = $180

4. I. 39 x8 = $312
   II.A. $8 (1½) $8 $4 $12
   B. $12x1=$12
   III. $312 + 12 = $324

5. I. 35 x3 = $105
   II. A. $3x2=$6
   B. 5x$6=$30
   III. $105 + 30 = $135

6. I. 36 x4 = $144
   II. A. $4x2=$8
   B. $8x4=$32
   III. $144 + 32 = $176

7. I. 27 x4 = $108
   II. A. $4 (1½) $4 $2 $6
   B. $6x5=$30
   III. $108 + 30 = $138
   Deductions: $8 + 10 + 3 + 1 = $22
   $138 - 22 = $116

8. I. 31 x6 = $186
   II. A. $6 (1½) $6 $3 $9
   B. $9x6=$54
   III. $186 + 54 = $240
   Deductions: $15 + 26 + 4 + 2 = $47
   $240 - 47 = $193

III. A/S/M/D/

FIND THE GROSS PAY (time-and-a-half for overtime)

1. regular wage $4.04
   20 hrs./week
   1 hr./O.T.

2. regular wage $2.20
   10 hrs/week
   2 hrs./O.T.

3. regular wage $6.02
   30 hrs./week
   2 hrs./O.T.

4. regular wage $4.02
   40 hrs./week
   4 hrs./O.T.

FIND THE GROSS PAY (double time for overtime)

5. regular wage $5.10
   30 hrs./week
   3 hrs./O.T.

6. regular wage $3.10
   40 hrs./week
   2 hrs./O.T.

FIND THE NET PAY (time-and-a-half for overtime)

7. regular wage $6.04
   30 hrs./week
   2 hrs./O.T.

   deductions:

FICA	$12.00
U.S. WITH	21.10
N.J. WITH	4.10
S.U.I.	2.00

8. regular wage $4.06
   30 hrs./week
   2 hrs./O.T.

   deductions:

FICA	$10.05
U.S. WITH	10.10
N.J. WITH	2.20
S.U.I.	1.30

III. A/S/M/D/ Answers

1. I. $4.04 x 20 = $80.80 regular pay

II. A. $4.04, 1½, $4.04, $2.02, $6.06 O.T. wage

B. $6.06 x 1=$6.06 O.T. wage

III. $80.80 + 6.06 = $86.86 gross pay

2. I. $2.20 x 10 = $22.00

II. A. $2.20, 1½, $2.20, $1.10, $3.30

B. $3.30x2=$6.60

III. $22.00 + 6.60 = $28.60

3. I. $6.02 x 30 = $180.60

II. A. $6.02, 1½, $6.02, $3.01, $9.03

B. $9.03x2=$18.06

III. $180.60 + 18.06 = $198.66

4. I. $4.02 x 40 = $160.80

II. A. $4.02, 1½, $4.02, $2.01, $6.03

B. $6.03x4=$24.12

III. $160.80 + 24.12 = $184.92

5. I. $5.10 x 30 = $153.00

II. A. $5.10x2=$10.20

B. $10.20x3=$30.60

III. $153.00 + 30.60 = $183.60

6. I. $3.10 x 40 = $124.00

II. A. $3.10x2=$6.20

B. $6.20x2=$12.40

III. $124.00 + 12.40 = $136.40

7. I. $6.04 x 30 = $181.20

II. A. $6.04, 1½, $6.04, $3.02, $9.06

B. $9.06x2=$18.12

III. $181.20 + 18.12 = $199.32

deductions:
$ 12.00
21.10
4.10
2.00
$ 39.20

$199.32 - 39.20 = $160.12

8. I. $4.06 x 30 = $121.80

II. A. $4.06, 1½, $4.06, $2.03, $6.09

B. $6.09x2=$12.18

III. $121.80 + 12.18 = $133.98

deductions:
$10.05
10.10
2.20
1.30
$23.65

$133.98 - 23.65 = $110.33

IV. A/S/M/D

FIND THE GROSS PAY (time-and-a-half for overtime)

1. regular wage $4.24
   35 hrs./week
   3 hrs./O.T.

2. regular wage $6.80
   36 hrs./week
   4 hrs./O.T.

3. regular wage $3.65
   40 hrs./week
   4 hrs./O.T.

4. regular wage $2.90
   40 hrs./week
   5 hrs./O.T.

FIND THE GROSS PAY (double time for overtime)

5. regular wage $3.50
   35 hrs./week
   10 hrs./O.T.

6. regular wage $5.65
   42 hrs./week
   3 hrs./O.T.

FIND THE NET PAY (time-and-a-half for overtime)

7. regular wage $3.90
   40 hrs./week
   3 hrs./O.T.

   deductions:

FICA	$10.50
U.S. WITH	11.50
N.J. WITH	2.60
S.U.I.	1.73

8. regular wage $4.50
   37 hrs./week
   7 hrs./O.T.

   deductions:

FICA	$12.93
U.S. WITH	23.90
N.J. WITH	4.30
S.U.I.	2.14

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IV. A/S/M/D Answers

1. I. $4.24x35=$148.40 II. A. $4.24, 1½, $4.24, $2.12, $6.36 B. $6.36 x 3 = $19.08 III. $148.40 + 19.08 = $167.48

2. I. $6.80x36=$244.80 II. A. $6.80, 1½, $6.80, $3.40, $10.20 B. $10.20 x 4 = $40.80 III. $244.80 + 40.80 = $285.60

3. I. $3.65 x 40 = $146.00 II. A. $3.65, 1½, $3.65, $1.825=$1.83, $5.48 B. $5.48 x 4 = $21.92 III. $146.00 + 21.92 = $167.92

4. I. $2.90 x 40 = $116.00 II. A. $2.90, 1½, $2.90, $1.45, $4.35 B. $4.35 x 5 = $21.75 III. $116.00 + 21.75 = $137.75

5. I. $3.50x35=$122.50 II. A. $3.50x2=$7.00 B. $7x10=$70 III. $122.50 + 70.00 = $192.50

6. I. $5.65x42=$237.30 II. A. $5.65 x 2 = $11.30 B. $11.30 x 3 = $33.90 III. $237.30 + 33.90 = $271.20

7. I. $3.90 x 40 = $156.00 II. A. $3.90, 1½, $3.90, $1.95, $5.85 B. $5.85 x 3 = $17.55 III. $156.00 + 17.55 = $173.55

deductions:
$10.50
11.50
2.60
1.73
$26.33

$173.55 - 26.33 = $147.22

8. I. $4.50x37=$166.50 II. A. $4.50, 1½, $4.50, $2.25, $6.75 B. $6.75 x 7 = $47.25 III. $166.50 + 47.25 = $213.75

deductions:
$12.93
23.90
4.30
2.14
$43.27

$213.75 - 43.27 = $170.48